



"NEWS YOU CAN USE"

94th AW Dobbins ARB

FAMILY SUPPORT CENTER

December, 2003

Season's Greetings!

10 Ways To Save Money During the Holidays

For many shoppers, January is a dreaded month. Why? Because around the 15th of the month credit card bills began arriving in mailboxes. Avoiding the holiday spending trap is all a matter of planning. Here are ten ways to get a handle on your spending, get in touch with your inner Scrounge and avoid finance charges:

1. Decide in advance how much you can spend. Most people come up with a shopping list first. Set up your budget before you ever step foot in a store.
2. Make a list and check it twice. If the selections do not fit within your budget, consider cutting names or changing gift selections.
3. Pay cash. Paying by credit card doesn't have the immediate impact of pulling out a \$20 dollar bill.
4. Get started and finished early. Who among us has not waited until the last minute to buy a gift and ended up spending way too much money!
5. Put intangibles on your list. Give out coupons for free babysitting, house sitting, or bake a batch of



Keep your holiday spending in balance.

cookies. Even in the MasterCard commercials, the intangible item is always "priceless."

6. Shop prices, not sales. Every store is going to have a sale, but not every sale is a bargain. Become a bargain hunter extraordinaire!

7. Use this time to teach money management to your children. Give them a budget, have them stick to it.

8. Send e-cards. They are free and fun. Try www.bluemountain.com.

9. Try meaning over matter. How about a symbolic gift rather than an expensive one. This works especially well for adults who probably have everything they want already anyway.

10. Remember the reason for the season. Whether you celebrate, Christmas, Kwanzaa or Hanukkah, keeping the holiday message in mind is a good antidote for spending gone wild.

SEASON'S GREETINGS

AND HAPPY SHOPPING!

For more ideas visit www.bankrate.com



Commissary Extends Unlimited Privileges to Reserve, Guard

Effective 24 November 2003, members of the Reserve and Guard and their dependents now have unlimited usage privileges for the base commissaries. Previously, Guard and Reserve members were limited to 24 visits per year. Reserve and Guard members will no longer have to show the pink authorization card. A valid ID card is all that is needed. Watch out for special commissary events welcoming the Guard and Reserve as fulltime shoppers. Some of the benefits of shopping at the commissary include:

- ◆ Buying goods at cost plus a 5% surcharge (used for new construction)
- ◆ 29.2% savings over a year for regular shoppers
- ◆ Meat prices at 36-40% below regular retail.



Rx For The Holiday Blues



Holiday blues are usually caused by feelings of loss or sadness because you can not be with people who are special to you. Ironically, the blues can also be caused by actually spending time with those same people. Generally the holiday blues are not long lasting with January 1st signaling a new beginning. However if you feel that you can not shake that sad feeling or feeling worst than usual, seek outside support from your doctor, community mental health or contact the Family Support Center at 678-655-5004.

Self-Help Blues Relief

1. Avoid drugs and alcohol. The fix is temporary and the results may be permanent.
2. Volunteer at a shelter to serve Christmas dinner or pass out toys.
3. Exercise and keep those endorphins pumping. Endorphins are the bodies natural high and increase with exercise.
4. Decorate your home even if it is just for you.

AIR FORCE One Source

The Air Force now offers you access to Air Force One-Source Online, where you can find help to cope with life's little - - and not so little -- issues. Visit the website and click on your topic of interest under the "How May We Help You?" heading, or use the key word search . You can access informative articles, helpful tools, audio tips on hundreds of specific topics, and much

more.

Air Force One Source: the comprehensive source to help you face life's everyday challenges.

www.airforceonesource.com

User ID: airforce

Password: ready



Season's Greetings from Family Support

As we enter into the holiday season, the Dobbins Family Support Center wishes you and yours the merriest and the best in whatever way you choose to celebrate.

Remember that the FSC is here to assist you and your family with information and referrals ranging from counseling to financial management to family care plans and Tri Care. Don't hesitate to contact us on any matter. If we can not help you directly, we will find the organization that can.

Dobbins Family Support Staff

Mr. Ealy Ritter, Director

TSgt Sylvia Knight, NCOIC

TSgt Dianne Yearby, Technician

Ms. Wendy Golden, Student

Mr. Don Bradford, Volunteer

Mrs. Michaela Babrich, Volunteer

Entertainment Software

Rating Board (ESRB)

You may not have heard of the ESRB, but if you have a computer or video gamer in your home, then you have seen their work. The ESRB provides a rating on every PC or video game sold. The two-part rating consists of a letter rating on the front of the box and a content description on the back of the box which indicates what elements of the game triggered the letter rating. Below are the five letter ratings:

- **EC** Early Childhood-- have content that may be suitable for children ages 3 and older.
- **E** Everyone have content that may be suitable for persons ages 6 and older. These titles may contain comic mischief, mild language and minimal violence.
- **T** Teen have content that may be suitable for teens ages 13 and older. May contain violent content, mild or strong language and suggestive themes.
- **M** Mature have content that may be suitable for adults ages 17 and older. Expect mature sexual themes, intense violence and strong language.
- **AO** Adults Only have content suitable only for adults. Expect graphic depictions of sex and violence.

The ESRB is designed to help parents make informed purchasing decisions. Make sure you read the content descriptors carefully in addition to the letter rating. For more information or to research a particular game visit www.esrb.com.

